Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr	the name that is on your nment-issued picture ication (for example,	Diane First name	First name
your driver's license or passport).		Renee Middle name	Middle name
Bring y	your picture	Wilson Last name	Last name
	ication to your meeting e trustee.		
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you used in the last 8	First name	First name
years		riist ildiile	riist ildiile
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>9859</u>	XXX - XX
Individ	er or federal dual Taxpayer fication number	OR	OR
idelilli	nouton number	9 xx - xx	9 xx - xx

Entered 07/22/16 16:32:39 Filed 07/22/16 Case 16-23621 Doc 1 Desc Main Page 2 of 60

Document Wilson Diane Renee Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	8416 S St Lawrence Number Street	If Debtor 2 lives at a different address: Number Street
		Chicago IL 60619 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 3 of 60

Pa	Tell the Court About Your	Bankruptcy (Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form ter 7 ter 11 ter 12			Required by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.
8.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 				
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None		When _	Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number MM / DD / YYYY
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When _	Relationship to you Case Number, if known MM / DD / YYYYY Relationship to you Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	■ No. □ Yes.	residence? No. Go to I Yes. Fill ou	ine 12.		ent against you and do you want to stay in your Eviction Judgment Against You (Form 101A) and file it with

Debto	Case 16-2362	21 Doc	1 Filed 07/22/16 Document Wilson	Entered 07/22/16 16:32:39 Page 4 of 60 Case Number (if known)	Desc Main
	First Name	Middle Name	Last Name		
Par	Report About Any Busin	esses You Own	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or	■ No. □ Yes.	Go to Part 4. Name and location of business Name of business, if any Number Street	s	
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City	State	Zip Code
			Check the appropriate box to	describe your business:	
			☐ Health Care Business (a	s defined in 11 U.S.C. § 101(27A))	
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))					
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as d	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see		appropriate balance sh documents	e deadlines. If you indicate that eet, statement of operations, control of one dead of the proced am not filing under Chapter 11.	• (,,,,	your most recent or if any of these
	11 U.S.C. § 101(51D).	_	ne Bankruptcy Code.	I I am a small business debtor according to the del	finition in the
			Bankruptcy Code.	a a sman business debitor according to the def	minuon in uio
Par	Report if You Own or Ha	ve Any Hazardo	ous Property or Any Property Th	at Needs Immediate Attention	
14.	Do you own or have any property that poses or is	No.			
	alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		Vhat is the hazard? f immediate attention is needed	d, why is it needed?	
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	١	Where is the property?		

Number

City

Street

ZIP Code

State

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main

Debtor 1

Diane Renee Document

Page 5 of 60 Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

ceive a Briefing About Credit Counseling						
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):					
You must check one:	You must check one:					
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.					
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.					
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.						
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.					
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.					
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.					
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.					
I am not required to receive a briefing about credit counseling because of:	☐I am not required to receive a briefing about credit counseling because of:					
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.					
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.					
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.					

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Case 16-23621 Doc 1

Document Wilson Diane Renee

Debtor 1

Page 6 of 60

Case Number (if known)

	i list Hallic	Wildle Name Last Name					
Pai	t 6: Answer These Questions	for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
			bb. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. \[\sum_{No.} \text{ Go to line 16c.} \]				
		Yes. Go to line 17.					
		16c. State the type of debts you o	owe that are not consumer debts or business	debts.			
17.	Are you filing under Chapter 7?	No. I am not filing under Cl	napter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution		ter 7. Do you estimate that after any exemptes are paid that funds will be available to dist				
	to unsecured creditors?			_			
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Pai	rt 7: Sign Below						
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the in	formation provided is true and			
			oter 7, I am aware that I may proceed, if eligi nderstand the relief available under each cha				
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 34				
		I request relief in accordance with	the chapter of title 11, United States Code, s	specified in this petition.			
		_	ment, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for d 3571.				
		/s/ Diane Renee Wilso Signature of Debtor 1		nature of Debtor 2			
		Executed on07/22/2016	S Exe	cuted on			

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 7 of 60

Debtor 1	Diane	Renee	Wilson	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date:	07/22/2016
Signature of Attorney for Debtor	Date	MM / D	D / YYYY
Lisa LaShawn Haley			
Printed name			
Geraci Law L.L.C.			
Firm name			<u> </u>
55 E. Monroe St., #3400			
Number Street			
Number Street	IL	6060	03
····	IL State		D3 Code
Number Street Chicago	State	ZII	
Number Street Chicago City	State	ZII	P Code

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 8 of 60

Fill in this information to identify your case:						
Debtor 1	Diane	Renee	Wilson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)			
Case Number (If known)			_			
(II KIIOWII)						

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	ule A/B: Property (Official Form 106A/B) by line 55, Total real estate, from Schedule A/B	\$ 177,966
1b. Co	by line 62, Total personal property, from Schedule A/B	\$ 21,245
1c. Co	by line 63, Total of all property on <i>Schedule A/B</i>	\$ 199,211
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	ole D: Creditors Who Have Claims Secured by Property (Official Form 106D) by the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$158,170
	ole E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) by the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
	by the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$45,355
Part 3:	Summarize Your Liabilities	
4. Schedi	Summarize Your Liabilities Alle I: Your Income (Official Form 106I) Your combined monthly income from line 12 of Schedule I	\$2,563.69
4. Schedu Copy 5. Schedu	ele I: Your Income (Official Form 106I)	\$2,563.69 \$1,997.88

Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39

Case 16-23621 Desc Main Page 9 of 60 Document Diane Debtor 1 Renee Wilson Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 3,954.72 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 32,313.00

\$ 0.00

\$ 0.00

\$<u>32,313</u>.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Fill in this inf	formation to identify you			Entered 07/22/16 0 of 60	16:32:39	Desc	Main	
Debtor 1	Diane	Renee	Wilson					
Debior i	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States I	Bankruptcy Court for the :!	NORTHERN District	of <u>ILLINOIS</u> (State)			_		
Case Number			———				Check if this	
Official Fo	orm 106A/B					а	amended fil	ling
	e A/B: Propert	ty						12/15
eategory where esponsible for pages, write you Part 1:	you think it fits best. Be supplying correct inform ir name and case numbe bescribe Each Residence, I	as complete and ac ation. If more space r (if known). Answe Building, Land, or Oth	curate as possible. If two ma		er, both are equ	ally		
□ No.	n or nave any legal or eq	ultable iliterest ili a	ny residence, building, land	, or similar property?				
Yes.	Describe		What is the present 2 Obser	de all that are also				
0440.0.0			What is the property? Checo Single-family home	:k ali that apply.		ct secured claim of any secured o		
	t. Lawrence ess, if available, or other descr	ription	Duplex or multi-unit buildir	ng	Creditors Wh	no Have Claims	Secured by F	Property
			Condominium or cooperat		Current valu	ue of the	Current va	alue of the
			Manufactured or mobile ho	ome	entire prope	erty?	portion yo	u own?
Chicago		L 60619	Land		\$	177,966.00	\$	177,966.00
City	Sta	ate ZIP Code	Investment property					
			Timeshare		Describe the	e nature of yo	our ownersh	ıip
County			Other		•	ch as fee sim s, or a life es		-
			Who has an interest in the	property? Check one.	the entheue	3, 01 a life e3	tat), ii kilow	11.
			Debtor 1 only					
			Debtor 2 only		Check in	f this is a con	nmunity pro	perty
			Debtor 1 and Debtor 2 onl At least one of the debtors			tructions)	. ,,	
			_	to add about this item, such				
			property identification num	ber:20-34-405-020-00	000			
2. Add the doll	ar value of the portion yo	ou own for all of you	ur entries fro Part 1, includin	g any entries for pages				
you have at	tached for Part 1. Write t	hat number here						\$177,966.00
Part 2:	escribe Your Vehicles							
•	•		•	registered or not? Include any ecutory Contracts and Unexpire				
03. Cars, vans No. Yes.	, trucks, tractors, sport u	tility vehicles, moto	orcycles					
	lake:	Nissan	Who has an interest in the	property? Check one.	Do not deduc	t secured claim	s or exemptic	ons. Put
M	lodel:	Rogue	Debtor 1 only		the amount o	f any secured c	claims on School	edule D:
	ear:	2013	Debtor 2 only		Current valu		Current va	
		43,000	Debtor 1 and Debtor 2 onl	у	entire prope		portion yo	
	pproximate Mileage:		At least one of the debtors	and another	•	18,375.00	¢.	18,375.00
0	ther information:		Check if this is commu	unity property (see	\$.5,5,6.00	Φ	.5,5.0
L]					

Case 16-23621 Renee Diane Debtor 1

Doc 1

Desc Main

First Name

Middle Name

Filed 07/22/16 Entered 07/22/16 16:32:39

Document Page 11 of 60 Umber (if known)

04.			homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
	Add the doll	ar value of the p	portion you own for all of your entries fro Part 2, including any entries for pages			\$ 18,375.00
	you have at	ached for Part 2	2. Write that number here>			
F	Part 3:	escribe Your Per	rsonal and Household Items			
Do	you own or	have any legal	or equitable interest in any of the following items?	po Do	urrent value o ortion you own o not deduct sector exemptions	n?
06.		goods and furn Major appliances, f	nishings urniture, linens, china, kitchenware			
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set	\$2,000	\$	2,000.00
07.		Televisions and rac	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		· <u> </u>	
	Yes.	Describe	TV, computer, printer, music collection, cell phone	\$150	\$	150.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
	Yes.	Describe			\$	0.00
09.	Examples:		hobbies ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes iusical instruments			
	Yes.	Describe			\$	0.00
10.	No.		juns, ammunition, and related equipment			
	∐Yes.	Describe			\$	0.00
11.	Examples:	Everyday clothes, f	urs, leather coats, designer wear, shoes, accessories			
	Yes.	Describe	Everyday clothes, shoes, accessories	\$150	\$	150.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, c	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe	Everyday jewelry, costume jewelry	\$150	\$	150.00
13.	Non-farm a Examples: No.	inimals Dogs, cats, birds, h	orses			
	Yes.	Describe	1 Dog	\$0	\$	0.00

Debtor 1

Diane

Case 16-23621 Renee

Doc 1

Entered 07/22/16 16:32:39 Page 12 of 60 umber (if known)

Desc Main

First Name Middle Name Filed 07/22/16

Document

Last Name

Filed 07/22/16

14.	No.		ousehold items you did not already	list, including any health aids you did not list		
	Yes.	Describe				\$0.00
			of your entries from Part 3, includin	g any entries for pages you have attached		\$2,450.00
	art 4:	escribe Your Fir	nancial Assets			
Do	you own or	have any legal	or equitable interest in any of the fo	ollowing?	portion	nt value of the n you own? deduct secured claims aptions
16.	Cash Examples: I No. Yes.	Money you have in	n your wallet, in your home, in a safe depos	sit box, and on hand when you file your petition		
17.		Checking, savings	s, or other financial accounts; certificates of If you have multiple accounts with the same	deposit; shares in credit unions, brokerage houses, e institution, list each.		\$ <u>0.0</u> 0
	Yes.	Describe	Account Type: In Savings Account Checking Account Checking Account Checking Account	stitution name: US Bank Chase Bank Maroon Financial Credit Union US Bank		\$ 0.00 \$ 30.00 \$ 100.00 \$ 290.00
	Non-public	Bond funds, invest	publicly traded stocks tment accounts with brokerage firms, mone Institution or issuer name: and interests in incorporated and u	ny market accounts nincorporated businesses, including an interest in		\$\$
	No. Yes.	Describe	Name of Entity and Percent of Owner			\$0.00
20.	Negotiable Non-negotia	instruments includ able instruments a	te bonds and other negotiable and n te personal checks, cashiers' checks, prom te those you cannot transfer to someone b	issory notes, and money orders.		
21.		Describe t or pension accompletes in IRA, E		accounts, or other pension or profit-sharing plans		\$0.00
	Yes.	Describe	Type of account and Institution name Pension plan	University of Chicago		\$Unknown \$0.00
22.	Your share		payments osits you have made so that you may conting andlords, prepaid rent, public utilities (elect Institution name or individual:			
23.	Annuities (A contract for a	a periodic payment of money to you	either for life or for a number of years)		\$0.00
	Yes.	Describe	Issuer name and description:			\$ 0.00
24.	26 U.S.C. §		IRA, in an account in a qualified ABL (b), and 529(b)(1).	E program, or under a qualified state tuition program.		ψ <u> </u>
	No. Yes.	Describe	Institution name and description. Sep	parately file the records of any interests.11 U.S.C. § 521(c):		\$ 0.00

Schedule A/B: Property

Debtor 1 Diane Case 16-23621 Renee

Doc 1

Filed 07/22/16

First Name

Middle Name

Document Last Name

7/22/16 nent |

Entered 07/22/16 16:32:39 Desc Main Page 13 of 60 umber (if known)

25.		uitable or future	interests in property (other than anything listed in line 1), and rights or powers			
	No. Yes.	Describe				
					\$	0.00
26.			narks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements			
	Yes.	Describe			•	0.00
27.			other general intangibles		Φ	<u>0.0</u> 0
	No.	Building permits, e	cclusive licenses, cooperative association holdings, liquor licenses, professional licenses			
	Yes.	Describe			\$	0.00
				0	l £ 41.	
IVIO	ney or prop	erty owed to yo		Current va portion you Do not dedu or exemption	u own? ct secured	
28.		s owed to you				
	No. Yes.	Describe				
20	—				\$	0.00
29.	Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement			
	Yes.	Describe			\$	0.00
30.		unts someone o	•		•	
			ibility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else			
	Yes.	Describe			\$	0.00
31.		insurance polic				
	No.		r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:			
	Yes.	Describe				
			Term Life Insurance \$0 Whole Life Insurance \$0		¢	0.00
32.			at is due you from someone who has died		Ψ	
		ne beneficiary of a lecause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.			
	Yes.	Describe			¢	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		Ψ	
	Yes.	Describe				
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights		\$	0.00
	Yes.	Describe				
35.	Any financ	ial assets you d	id not already list		\$	0.00
	No.	Deer the				
	∐Yes.	Describe			\$	0.00
			of your entries from Part 4, including any entries for pages you have attached			\$420.00
	ior Part 4. V	viile lhat numbe	r here>			

Case 16-23621 Diane

Doc 1

Desc Main

0.00

Debtor 1

No. Yes.

Describe.....

Filed 07/22/16 Entered 07/22/16 16:32:39

Document Page 14 of 60 umber (if known) First Name Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... Yes. 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

Debtor 1 Diane Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Page 15 of 60 Document Document

50.	Farm and fishing supplies,	chemicals, and feed		
	Yes. Describe			
51.	Any farm- and commercial	fishing-related property you did not already list		\$0.00
	No. Yes. Describe			
				\$0.00
		of your entries from Part 6, including any entries for part for the form th	• •	\$0.00
	Describe All Prope	erty You Own or Have an Interest in That You Did Not List	Above	
53.	Examples: Season tickets, cou	y of any kind you did not already list? intry club membership		
	No. Yes. Describe			
	_			\$0.00
54.	Add the dollar value of all of	of your entries from Part 7. Write that number here	>	\$0.00
	List the Totals of	Each Part of this Form		
55.	Part 1: Total real estate, lin	e 2		\$ 177,966.00
56.	Part 2: Total vehicles, line	5	\$ 18,375.00	
57.	Part 3: Total personal and	nousehold items, line 15	\$ 2,450.00	
58.	Part 4: Total financial asse	ts, line 36	\$ 420.00	
59.	Part 5: Total business-relat	ed property, line 45	\$ 0.00	
60.	Part 6: Total farm- and fish	ing-related property, line 52	\$ 0.00	
61.	Part 7: Total other property	not listed, line 54	\$ 0.00	
62.	Total personal property. Ad	d lines 56 through 61	\$ 21,245.00	\$ 21,245.00
63.	Total of all property on Sch	edule A/B. Add line 55 + line 62		\$199,211.00

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main

			taalimah t
Fill in this in	nformation to identif	fy your case:	
Debtor 1	Diane	Renee	Wilson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS
			(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	8416 S. St. Lawrence Chicago IL 60619 - Primary Residence	\$ <u>177,966</u>	\$_15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2013 Nissan Rogue with over 43,000 miles	\$_18,375	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	 \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 714368	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Entered 07/22/16 16:32:39 Case 16-23621 Doc 1 Filed 07/22/16

Desc Main

Page 2 of 2

Document Diane Renee

714368

Record #

Official Form 106C

Page 17 of 60 Number (if known) Debtor 1 Middle Name Last Name **Additional Page** Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$150.00 Brief Everyday clothes, shoes, description: accessories \$ 150 Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$150.00 Brief Everyday jewelry, costume jewelry 150 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit Brief Savings Account, US Bank, 0.00 735 ILCS 5/12-1001(b) - \$0.00 \$ 0 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$30.00 \$_ 30 30.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$100.00 Brief Checking Account, Maroon Financial Credit Union, 100.00 \$ 100 description: Line from 100% of fair market value, up to Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$290.00 Brief Checking Account, US Bank , \$ 290 290.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief Pension plan, University of Unknown Chicago, 0.00 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit Brief Whole Life Insurance 735 ILCS 5/12-1001(b) - \$0.00 \$ 0 description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes.

Schedule C: The Property You Claim as Exempt

Fill in this in	formation to identify		1 Filad 07/22/16	Entered 07/22/10 8 of 60	6 16:32:39	Desc Main	
Debtor 1	Diane	Renee	Wilson				
200.0.	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> Dis	strict of ILLINOIS				
		o. <u></u> 2.0	(State)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		Who Have C	laims Secured by F	Property			12/1
Be as complete	and accurate as po	ssible. If two married	people are filing together, both	are equally responsible for			
		and case number (if k	al Page, fill it out, number the en nown).	itries, and attach it to this fo	rm. On the top of a	ny	
1. Do any cre	ditors have claims s	ecured by your prop	erty?				
☐ No. Ch	neck this box and sub	mit this form to the co	urt with your other schedules. Yo	ou have nothing else to report	on this form.		
Yes. Fi	II in all of the informat	tion below.					
Part 1:	List All Secured Claim	15			Column A	Column A	Column C
2. List all se	cured claims. If a cre	editor has more than o	one secured claim, list the credito	r separately	Amount of claim	Value of collateral	Unsecured
		•	cular claim, list the other creditors		Do not deduct the	that supports this	portion
As much a	as possible, list the cl	aims in alphabetical o	rder according to the creditors na	ime.	value of collateral	claim	If any
2.1 Great A	American Finance		Describe the property that secure	es the claim:	\$_1,932.00	\$ <u>0.00</u>	\$ <u>0.00</u>
Creditor's			Furniture]		
20 N VV Number	acker Dr Ste 2275 Street						
Number	oucci		As of the date you file, the claim	ic: Check all that apply	_		
			Contingent	із. Опеск ан шасарріу.			
Chicago		IL 60606	Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check one.		Nature of Lien. Check all that apply	y.			
Debtor	•		An agreement you made (such a	s mortgage or secured			
Debtor	2 only 1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, m	aechanic's lien)			
=	t one of the debtors and	another	Judgment lien from a lawsuit	lechanic's lien)			
			Other (including a right to offset)				
	if this claim relates to unity debt	оа	_				
	-	014-2016	Last 4 digits of account number	0028			
2.2 Maroon	n Financial Credi		Describe the property that secure	es the claim:	\$ _749.00	\$ <u>0.00</u>	\$_0.00
Creditor's	Name		Maroon Financial Checking Acc	ount	7		
	Ellis Ave Ste C						
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Chicago	0	IL 60637	Contingent Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check one.		Nature of Lien. Check all that apply	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	•		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors and	another	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates to	оа	Line (
	unity debt was incurred ²⁰	016-2016	Last 4 digits of account number	5525			
2410 2001							

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>2,681.00</u>

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main

Debtor 1 Diane Renee Document Page 19 of 60 Case Number (if known)

Column A Column A Column C Additional Page Amount of claim Value of collateral Unsecured Part 1: After Isiting any entries on this page, number them beginning with 2.3, followed that supports this portion Do not deduct the by 2.4, and so forth. claim If any value of collateral \$ 18,890.00 \$ 18,375.00 **\$** 515.00 2.3 Describe the property that secures the claim: Nissan Motor Acceptanc 2013 Nissan Rogue with over 43,000 miles Creditor's Name Po Box 660360 Street Number As of the date you file, the claim is: Check all that apply. Contingent Dallas TX 75266 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Nature of Lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt 2015-05-27 0001 Date Debt was incurred Last 4 digits of account number 2.4 **\$** 136,599.00 **\$** 177,966.00 \$ 0.00 Describe the property that secures the claim: US BANK HOME Mortgage 8416 S. St. Lawrence Chicago IL 60619 - Primary Creditor's Name 4801 Frederica St Residence Number Street As of the date you file, the claim is: Check all that apply. Contingent Owensboro KY 42301 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Nature of Lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>158,170.00</u>

community debt

Date Debt was incurred

2012-2016

9614

Fill in this in	Caso 16 22621		Filed 07/22/16	Entered 07/22/16 16:3 0 of 60	2:39	Desc Main	
		_		0 01 00			
Debtor 1		Renee	Wilson				
Debtor 2	First Name I	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : NOR	THEDN District	of ILLINOIS				
Officed States	Bankrupicy Court for the	THERN DISTRICT	(State)			Check if t	this is an
Case Numbe (If known)	r					amended	
Official C	orm 1065/5					amenaea	ıııııg
Jiliciai F	orm 106E/F						12/15
ist the other p \(\begin{align*} B: Property (\) reditors with \) eeded, copy top of any addi	party to any executory contract Official Form 106A/B) and on partially secured claims that a	cts or unexpired Schedule G: Ex are listed in Schoumber the entrie and case number	leases that could result in recutory Contracts and Undedule D: Creditors Who Ha is in the boxes on the left.	as and Part 2 for creditors with NONPR a claim. Also list executory contracts expired Leases (Official Form 106G). Dive Claims Secured by Property. If mor Attach the Continuation Page to this page 10	on <i>Schedule</i> to not include e space is	e	
1. Do any cre	ditors have priority unsecure	d claims agains	t you?				
No. Go	o to Part 2.						
Yes.							
each claim nonpriority unsecured	listed, identify what type of cla amounts. As much as possible	im it is. If a claim e, list the claims i n Page of Part 1.	n has both priority and nonpoin alphabetical order according If more than one creditor ho	· ·	show both pri lore than two litors in Part	iority and o priority 3.	No annionita
				10	tal claim	Priority amount	Nonpriority amount
Part 2:	List All of Your NONPRIORITY U	Jnsecured Claims	5				
3. Do any cre	ditors have nonpriority unsec	cured claims aga	ainst you?				
∏ No. Yo	ou have nothing to report in this	s part. Submit th	is form to the court with you	r other schedules.			
Yes.		•	,				
nonpriority included in	unsecured claim, list the credit	tor separately for or holds a partic	each claim. For each claim	or who holds each claim. If a creditor h listed, identify what type of claim it is. D litors in Part 3.If you have more than thro	o not list cla	ims already	
4.1 Americ	an Web Loan	Las	t 4 digits of account number				Total claim \$ 600.00
Creditor's	Name . 14th St		en was the debt incurred?				
Number	Street						
Suite 1	#130		of the date you file, the claim	is: Check all that apply.			
Ponca	City OK 7460	01 =	Contingent Unliquidated				
City Who ower	State Zip C	Code =	Disputed				
Debtor		_					
Debtor	2 only	<u>Ту</u> р	e of NONPRIORITY unsecure	ed claim:			
Debtor	1 and Debtor 2 only		Student loans				
At leas	t one of the debtors and another	_	Obligations arising out of a sepa	-			
	if this claim relates to a	_	that you did not report as priority				
	unity debt m subject to offest?	Ш	Debis to pension of profit-sharin	g plans, and other similar debts			
No	•		Other. Specify				
Yes			- · · · - p · · ·				

	Case 16-23621 Do	DOC 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 21 of 60 United (# (# page))	
ebtor 1	Diane Renee	Document Page 21 of 60 Case Number (if known)	_
	First Name Middle Name	Last Name	
Pari	Your NONPRIORITY Unsecured Claims - C	Continuation Page	
fter lis	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Capital One	Last 4 digits of account numberNULL	\$ <u>473.00</u>
	Creditor's Name 26525 N Riverwoods Blvd	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mettawa IL 60045	Unliquidated	
	City State Zip Code	☐ Disputed	
W	Who owes the debt? Check one.	Disputed	
-	Debtor 1 only		
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest?	_	
F	No	Other. Specify Credit Card or Credit Use	
4.3	Yes CBNA	Last 4 digits of account number NULL	\$ 1,818.00
4.3	Creditor's Name	Last 4 digits of account number	
	50 Northwest Point Road	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elk Grove Village IL 60007	Unliquidated	
	City State Zip Code		
W	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
L	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest?	_	
-	■No ¬.,	Other. Specify Credit Card or Credit Use	
44	Yes City of Chicago Bureau Parking	Last 4 digits of account number	\$ 300.00
4.4	Creditor's Name	Last 4 digits of account number	
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60680	Unliquidated	
	City State Zip Code		
W	Who owes the debt? Check one.	Disputed	
Ļ	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	No	Other. Specify Debt Owed	

Other. Specify Debt Owed

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Page 22 of 60 Case Number (if known) Document Diane Renee Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** COMENITY BANK/Ashstwrt \$ 256.00 Last 4 digits of account number _ Creditor's Name 2015-2015 Po Box 182789 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 43218 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Credit ONE BANK NA NULL \$ 706.00 Last 4 digits of account number 4.6 Creditor's Name 2014-2016 Po Box 98875 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Las Vegas 89193 NV Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Discover FIN SVCS LLC **NULL** \$ 5,592.00 4.7 Last 4 digits of account number Creditor's Name 2014-2016 Po Box 15316 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Debts to pension or profit-sharing plans, and other similar debts

Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Case 16-23621 Page 23 of 60 Case Number (if known) Document Diane Renee Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** MoneyLion Inc \$ 800.00 Last 4 digits of account number Creditor's Name PO Box 1098 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent New York NY 10163 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Nhhelc/Gsm&R 9374 **\$** 15,938.00 4.9 Last 4 digits of account number Creditor's Name 2011-2016 Po Box 3420 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent NH 03302 Concord Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Nhhelc/Gsm&R 9474 \$ 16,375.00 4.10 Last 4 digits of account number Creditor's Name 2011-2016 Po Box 3420 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Concord 03302 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Case 16-23621 Page 24 of 60 Case Number (if known) Document Diane Renee Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 400.00 4.11 Last 4 digits of account number Creditor's Name 3740 Broadway When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 46408 Gary IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify PayDay Loan Yes SLM Financial CORP \$ 0.00 Last 4 digits of account number 4.12 Creditor's Name 2009-2009 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify

Iyes SLM Financial CORP 0528 \$ 0.00 Last 4 digits of account number 4.13 Creditor's Name 2009-2009 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Fishers 46037 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

ebtor 1	Case 16-23621 D	oc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 25 of 60 Page 15 of 60 Page 16	
CDIOI I	First Name Middle Name	Last Name	_
Part	Your NONPRIORITY Unsecured Claims -	- Continuation Page	
fter lis	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
	g, cc cc puge,c.		
4.14	SLM Financial CORP	Last 4 digits of account number 1110	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred? 2009-2010	
	11100 Usa Pkwy Number Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fishers IN 46037	Contingent	
	City State Zip Code	Unliquidated □ District d	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans	
Ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	Debts to perision of profitestialing plans, and other similar debts	
	No	Other. Specify	
	Yes		
4.15	SLM Financial CORP	Last 4 digits of account number <u>1110</u>	\$ <u>0.00</u>
	Creditor's Name 11100 Usa Pkwy	When was the debt incurred? 2009-2010	
	Number Street	Wildin was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fishers IN 46037	☐ Contingent	
	City State Zip Code	Unliquidated □ District d	
W	/ho owes the debt? Check one.	Disputed	
_	Debtor 1 only		
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans	
Ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes		
4.16	SLM Financial CORP	Last 4 digits of account number <u>1113</u>	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred? 2009-2010	
	11100 Usa Pkwy	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fishers IN 46037	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ē	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u></u>	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	

Yes

community debt
Is the claim subject to offest?

Other. Specify ___

Debts to pension or profit-sharing plans, and other similar debts

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 26 of 60

Debtor	1 Diane Renee		——————————————————————————————————————	age 20 of oc	Number (if known)	
	First Name Middle Name	Last Name				
Par	Your NONPRIORITY Unsecured Claims -	Continuation Page				
						Tatal Olaha
Atter II	isting any entries on this page, number them	beginning with 4.4, folio	wed by 4.5, an	a so tortn.		Total Claim
4 47	Syncb/Walmart	Last 4 digits of acco	ount number	NULL		\$ 1,599.00
4.17	Creditor's Name	Last 4 digits of acct	, ant number			
	Po Box 965024	When was the debt	incurred?	2013-2015		
	Number Street					
	-	As of the date you f	ile, the claim is:	Check all that apply.		
	Orlando FL 32896	Contingent				
	City State Zip Code	Unliquidated				
١ ،	Who owes the debt? Check one.	Disputed				
1	Debtor 1 only					
l i	Debtor 2 only	Type of NONPRIOR	ITV unsecured c	laim·		
l i	Debtor 1 and Debtor 2 only	Student loans	i i unsecurea e	iuiii.		
	=		a out of a congration	on agreement or divorc	200	
	At least one of the debtors and another			-	J.C.	
[Check if this claim relates to a community debt	that you did not re			4-14-	
١.	Is the claim subject to offest?	Debts to pension of	or profit-snaring pi	ans, and other similar	debts	
l i	No	-	Cradit Card or (Prodit Lloo		
l i	Yes	Other. Specify	Credit Card or C	real use	<u> </u>	
4.18	TD BANK USA/Targetcred	Last 4 digits of acco	ount number	NULL		\$ 498.00
4.10	Creditor's Name	Last 4 digits of acce	rant namber			¥
	Po Box 673	When was the debt	incurred?	2013-2016		
	Number Street					
		As of the date you f	ile, the claim is:	Check all that apply.		
	Minneapolis MN 55440	Contingent				
	City State Zip Code	Unliquidated				
١ ١	Who owes the debt? Check one.	Disputed				
1	Debtor 1 only					
l i	Debtor 2 only	Type of NONPRIOR	ITY unsecured c	laim:		
l i	Debtor 1 and Debtor 2 only	Student loans	iii anocoaroa o			
	At least one of the debtors and another	=	out of a congration	on agreement or divorc	20	
		that you did not re		•	J.C.	
[Check if this claim relates to a				dobto	
۱ ۱	community debt s the claim subject to offest?	Debts to pension of	or profit-snaring pi	ans, and other similar	debts	
l i	No	— 0.11 0 15	Credit Card or C	Prodit Lloo		
l i	Yes	Other. Specify	Siedil Cald of C	redit Ose		
	1: 404					
Par	List Others to Be Notified for a Debt Th	nat You Aiready Listed				
	e this page only if you have others to be notified ample, if a collection agency is trying to collect		-	-		
	then list the collection agency here. Similarly, if					
	ditional creditors here. If you do not have additional	·	-	_	•	
	rnold Scott Harris PC	-	-		. •	
Ar	HOW SCOUL FIGHTS FC		On which entry	in Part 1 or Part 2 lis	st the original creditor?	
Nar			Line 4 of ((Chook one):	Part 1: Creditors with Priority Unsecured Cla	aima
11	1 W Jackson Blvd Ste 600		Line of (опеск опе):		
Nui	mber Street				Part 2: Creditors with Nonpriority Unsecured	d Claims
-						
Ch	nicago	IL 60604	Last 4 digits of	account number		
City	y	State Zip Code	-			
	·	•				

Official Form 106E/F

Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Case 16-23621

Diane Debtor 1

Renee

Add the Amounts for Each Type of Unsecured Claim

Document

Page 27 of 60 Case Number (if known)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 32,313.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$32,313.00 \$0.00

Fill	l in this in	Caso 16 formation to iden		Filed 07/22/16	Entered 07/22/16 16:32:39 8 of 60	Desc Main
De	ebtor 1	Diane	Renee	Wilson		
		First Name	Middle Name	Last Name		
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcv Court fo	r the : <u>NORTHERN</u> District of	ILLINOIS		
	ise Number	, ,		(State)		Check if this is an
	known)			<u> </u>		amended filing
Offi	cial Fo	orm 106G				
Sch	edule	G: Execut	ory Contracts and	Unexpired Lea	ses	12/1
nform additio	nation. If nonal pages o you hav No. Ch	nore space is needs, write your name e any executory eeck this box and s	eded, copy the additional pag- ne and case number (if known contracts or unexpired leases submit this form to the court wit	e, fill it out, number the en). 6? th your other schedules. Yo	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of an our have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B)	ny
ех	-	nt, vehicle lease,			. Then state what each contract or lease is for (fruction booklet for more examples of executory co	
	Person or	company with w	hom you have the contract or	lease	State what the contract or lease	e is for
2.1					_	
	Name					
	Number	Street			-	
	City		State Zi	p Code	-	
2.2						
	Name				-	
	Number	Street			-	
	City		State Zi	p Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zi	p Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State Zi	p Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Diane	Renee	Wilson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	any Additional Pages, write your name and case number (if known). Answer every question.							
1. [1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	■ No.							
	Ye	es						
			I in a community property state levada, New Mexico, Puerto Rico		nity property states and territories include			
'		o. Go to line 3.	evada, New Mexico, Fuello Nico	, rexas, washington,	and wisconsin.)			
	=		ise, or legal equivalent live with yo	ou at the time?				
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No						
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.			
								
		Name of your spouse, former spouse or l	legal equivalent					
		Number Street						
		City	State	Zip Code				
		•	• •		pouse is filing with you. List the person			
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,			
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00				
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt			
					Check all schedules that apply:			
3.1					Schedule D, line			
	Nan	ne			Schedule E/F, line			
	Nur	mber Street			Schedule G, line			
	City	<i>I</i>	State	Zip Code	_			
3.2					Schedule D, line			
	Nan	ne			Schedule E/F, line			
	Nur	mber Street			Schedule G, line			
	City		State	Zip Code	_			
3.3					Schedule D, line			
	Nan	ne			Schedule E/F, line			
	Nur	mber Street			Schedule G, line			
	City	/	State	Zip Code				

Official Form 106H Record # 714368 Schedule H: Your Codebtors Page 1 of 1

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 30 of 60

Fill in this ir	nformation to ident	tify your case:		5. 55
Debtor 1	Diane	Renee	Wilson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Numbe	r			Check if this is:
Case Numbe	r			Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Secretary					
	Occupation may Include student or homemaker, if it applies.	Employers name	University of Chic	ago Hospitals				
		Employers address	5841 S. Maryland, Chicago, IL 60637		3			
		How long employed there?	18 years					
Pa	rt 2: Give Details About Month	ly Income						
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	List monthly gross wages, salar deductions). If not paid monthly, of	•	\$3,925.57	\$0.00				
3.	Estimate and list monthly overti		\$0.00	\$0.00				
4.	Calculate gross income. Add line	e 2 + line 3.		\$3,925.57	\$0.00			

Official Form 106I Record # 714368 Schedule I: Your Income Page 1 of 2 Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Page 31 of 60

Document Renee Diane Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

				For Debtor 1		or Debtor 2 or on-filing spouse			
	Сору	y line 4 here	4.	\$3,925.57		\$0.00			
5. I	ist all	payroll deductions:							
	5a. T	Fax, Medicare, and Social Security deductions	5a. _	\$950.71	_	\$0.00			
	5b. N	Mandatory contributions for retirement plans	5b. 	\$115.50	_	\$0.00			
	5c. V	oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00			
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00			
		nsurance	5e. _	\$113.75	_	\$0.00			
		Domestic support obligations	5f. —	\$0.00	_	\$0.00			
	_	Jnion dues	5g. _	\$60.67	_	\$0.00			
		Other deductions. Specify: Life Insurance(D1), Disability(D1),	5h. _	\$121.25	_	\$0.00			
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$1,361.88	_	\$0.00			
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,563.69		\$0.00			
8. L	ist all	other income regularly received:							
	8a.	Net income from rental property and from operating a business,							
		profession, or farm							
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$0.00		\$0.00			
	8b.	Interest and dividends	8b.	\$0.00		\$0.00			
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00			
		Include alimony, spousal support, child support, maintenance, divorce							
		settlement, and property settlement.							
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00			
	8e.	Social Security	8e.	\$0.00		\$0.00			
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00			
		Include cash assistance and the value (if known) of any non-cash	_	*****		*****			
		assistance that you receive, such as food stamps (benefits under the							
		Supplemental Nutrition Assistance Program) or housing subsidies.							
		Specify:							
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00			
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00			
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00			
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,563.69	- [\$0.00	\$	2,563.69	
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	+=,000.00	<u> </u>	40.00		2,000.00	
11.	Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J.</i>								
	Spec	лу				•	11	\$0.00	
12.	12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12.								
13.	X	ou expect an increase or decrease within the year after you file this forn No. Yes. Explain:	1?						
	Ц	. 							

Fill in this in	formation to identify you	ur case:					
Debtor 1	Diane	Renee	Wilson	Check if this is:			
	First Name	Middle Name	Last Name	An amend	3		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following o	t-petition chapter 13 date:	
United States	Bankruptcy Court for the :	NORTHERN DISTRICT (OF ILLINOIS				
Case Number (If known)	r		<u> </u>	MM / DD /	YYYY		
	106 I				_	2 because Debtor 2	
	orm 106J			maintains	a separate house	ehold.	
Schedul ———	e J: Your Exp	enses				12/14	
-	•			are equally responsible for supply ages, write your name and case nur	-		
Part 1:	Describe Your Household						
	int case? Go to line 2. Does Debtor 2 live in a solution.	eparate household?					
	Yes. Debtor 2 must	file a separate Schedu	le J.				
Do not lis	have dependents?	X No Yes. Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
Debtor 2		each depen	dent			X No Yes	
Do not si names.	tate the dependents'					x No	
					_	Yes	
						X _{No}	
						Yes	
						X No	
						Yes	
3. Do your	expenses include					Yes	
expense	s of people other than	X No					
-	and your dependents?						
	Estimate Your Ongoing Mo		loog you are using this for	m as a supplement in a Chapter 12	ages to report		
-	of a date after the bankru			m as a supplement in a Chapter 13 /, check the box at the top of the for	-		
-	=	=	ance if you know the value Income (Official Form 106		,	Your expenses	
	tal or home ownership ex for the ground or lot.	xpenses for your resid	ence. Include first mortgag	le payments and	4.	\$928.00	
	cluded in line 4:					·	
4a. Re	eal estate taxes				4a.	\$0.00	
4b. Pro	operty, homeowner's, or r	enter's insurance			4b.	\$0.00	
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$25.00	
4d. Ho	omeowner's association or	r condominium dues			4d.	\$0.00	

Filed 07/22/16 Case 16-23621 Doc 1 Entered 07/22/16 16:32:39 Desc Main

Diane Debtor 1

First Name

Renee

Middle Name

Document

Last Name

Page 33 of 60

Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$40.00 6b. Water, sewer, garbage collection \$120.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$300.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$40.00 9. Clothing, laundry, and dry cleaning 10. \$35.00 Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$160.88 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$89.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 34 of 60

Debtor	1 Diane	Reflee	VVIISOIT	Case Number (if known)		
	First Na	ne Middle Name	Last Name			
21.	Other. S	pecify: Pet Care (\$7.00), Whole Life Insural	nce (\$28.00),	_	21.	\$35.00
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$1,997.88
	The resu	t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a	\$2,563.69
	23b.	Copy your monthly expenses from line	22 above.		23b. –	\$1,997.88
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$565.81
		The result is your monthly net income.				
24.	Do you e	xpect an increase or decrease in your e	xpenses within the year after you	file this form?		
	For exam	iple, do you expect to finish paying for you	ır car loan within the year or do you	u expect your		
	mortgage	payment to increase or decrease because	e of a modification to the terms of	your mortgage?		
	X No					
	Yes	Explain Here:				
		·				

 Official Form 106J
 Record # 714368
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
■ No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declara	tion and							
Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declara Signature (Official Form 119).	uon, and							
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and								
correct.								
🗶 /s/ Diane Renee Wilson								
Signature of Debtor 1 Signature of Debtor 2								
Date								
MM / DD / YYYY								

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 36 of 60

Fill in this in	formation to ide	ntify your case:	7001110111	440 00
	D:		NA (1)	
Debtor 1	Diane	Renee	Wilson	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of <u>I</u>		
Case Number	-		(State)	
(If known)			_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before									
	at is your current marital status?	<u> </u>							
	Married								
	Not married								
02 Dur	ing the last 3 years, have you lived anywhere other	r than where you live no	w?						
	Yes. List all of the places you lived in the last 3 years	. Do not include where y	ou live now.						
	211.4	D. (. D. ()	D.U.	24.24.0					
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
			Same as Debtor 1	Same as Debtor 1					
	11342 S Wallace St	FROM 08/1989 To 08/2013							
	Chicago IL 60628-4730	10 06/2013							
03 Wit l	nin the last 8 years, did you ever live with a spouse	or legal equivalent in a	community property state or territory? (0	Community					
	perty states and territories include Arizona, Califor Wisconsin.)	nia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas, V	Washington,					
_	No.								
	Yes. Make sure you fill out Schedule H: Your Codebt	ors (Official Form 106H).							
	_								
Part 2	Explain the Sources of Your Income								

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 37 of 60

Debtor 1 Diane Renee Wilson Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 25,365 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 47,867 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$ 47,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 38 of 60

Diane Renee Wilson Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments \$ 18,890 Nissan Motor Acceptanc Po Box Monthly \$ 409 Mortgage Car 660360 Dallas TX 75266 Credit card Loan repayment Suppliers or vendors Other US BANK HOME Mortgage 4801 Monthly \$ 928 \$ 136,599 Mortgage Car Frederica St Owensboro KY Credit card 42301 Loan repayment Suppliers or vendors Other ___ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 39 of 60

Debtor 1	Diane	Renee	Wilson	_	Case Number (if known)	
	First Name	Middle Name	Last Name			
	ithin 1 year before you n insider?	filed for bankruptcy, did you	ı make any payments o	r transfer any property	y on account of a debt that	benefited
In	clude payments on del	ots guaranteed or cosigned b	oy an insider.			
	No.					
L	Yes. List all payment	ts to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Part	4: Identify Legal ac	ctions, Repossessions, and F	oreclosures			
		filed for bankruptcy, were ye	ou a party in any lawsui	t. court action, or adm	ninistrative proceeding?	
Lis		luding personal injury cases,				rt or custody
	No.					
	Yes. Fill in the details	3.				
			Nature of the case	Court o	or agency	Status of the case
		filed for bankruptcy, was an fill in the details below.	y of your property repo	ssessed, foreclosed, g	garnished, attached, seized	, or levied?
	No. Go to line 11					
	Yes. Fill in the inform	nation below.				
		ou filed for bankruptcy, did ment because you owed a	-	g a bank or financial	institution, set off any am	ounts from your accounts
	No. Go to line 11					
▎▕▔	Yes. Fill in the inform	nation below.				
_	-	u filed for bankruptcy, was	any of your property in	the possession of a	ın assignee for the benefit	of creditors. a
co	urt-appointed receive	r, a custodian, or another o				
_ =	No. Yes.					
Part	5: List Certain Gift	s and Contributions				
13 W	ithin 2 years before ye	ou filed for bankruptcy, did	you give any gifts with	n a total value of mor	e than \$600 per person?	
	No.					
	Yes. Fill in the details	s for each gift.				
14 W	ithin 2 years before ye	ou filed for bankruptcy, did	you give any gifts or o	contributions with a t	otal value of more than \$6	00 to any charity?
	No.					
_	Yes. Fill in the details	s for each gift				
-	_ 1 00. 1 iii iii tilo dotaiii	o for odom gift.				
Part	List Certain Los	ses				
	ithin 1 year before yo ambling?	u filed for bankruptcy or sir	nce you filed for bankr	uptcy, did you lose a	nything because of theft, t	fire, other disaster, or
	No.					
	Yes. Fill in the details	s for each gift.				
Part	7. List Certain Pay	ments or Transfers				
16 W	ithin 1 year before	u filed for bankruptcy, did y	ou or anyone also set	ing on your babalf	av or transfor any property	to anyone you consulted
ab	oout seeking bankrup	to filed for bankruptcy, did y tcy or preparing a bankrupt pankruptcy petition prepare	cy petition?			
г] No.					
	Yes. Fill in the details	S				
_		-				

Entered 07/22/16 16:32:39 Desc Main Case 16-23621 Doc 1 Filed 07/22/16 Page 40 of 60 Document Wilson Diane Renee Debtor 1 Case Number (if known) _ First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Amount of payment Date payment or transfer Payment/Value: Geraci Law L.L.C. \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing,

	Chicago,IL 60603	-			balance to be paid through the plan.
	Party Contact Info	Description and value of	any property transferred	Date pay	ment Amount of payment
			,, , , 	or transf	· ·
	Hananwill Credit Counseling	Credit Counseling Services	S	2016	\$25.00
	115 N. Cross St.	-			
	Robinson, IL 62454	-			
17	Within 1 year before you filed for bankruptc promised to help you deal with your credito Do not include any payment or transfer that	rs or to make payments to your cre	•	fer any property to a	nyone who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupt transferred in the ordinary course of your b Include both outright transfers and transfers Do not include gifts and transfers that you h	usiness or financial affairs? s made as security (such as the gra	anting of a security intere		
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-p		to a self-settled trust or s	imilar device of whic	h you are a
	No.				
	Yes. Fill in the details for each gift.				
P	art 8: List Certain Financial Accounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
20	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated	or other financial accounts; certifica	ates of deposit; shares in		
	No.				
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for bankruptcy	y, any safe deposit box o	other depository for	r securities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the conter	ts	Do vou still

have it?

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 41 of 60

Debtor 1	Diane	Renee	Wilson	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property	in a storage unit or plac	e other than your home within	1 year before you filed for bankruptcy	?	
	No.					
_	Yes. Fill in the details.					
L	Tes. I ili ili tile details.	Who	else has or had access to it?	Describe the contents	Do you still	
		Willo	erse rias or riau access to it:	bescribe the contents	have it?	
Part	Identify Property	fou Hold or Control for So	meone Else			
	o you hold or control an r someone.	y property that someone	e else owns? Include any prope	rty you borrowed from, are storing for	, or hold in trust	
	No.					
Ē	Yes. Fill in the details.					
	_	When	e is the property?	Describe the property	Value	
Part	Give Details About	t Environmental Informatio	on			
For the	e purpose of Part 10, the	e following definitions ap	oply:			
ha: inc	zardous or toxic substa cluding statutes or regul	nces, wastes, or materia lations controlling the cl	I into the air, land, soil, surface eanup of these substances, was	ning pollution, contamination, releases water, groundwater, or other medium stes, or material. law, whether you now own, operate, o	,	
	-	or utilize it, including di		, , ,		
_		s anything an environme terial, pollutant, contami		waste, hazardous substance, toxic		
Repor	t all notices, releases, a	nd proceedings that you	know about, regardless of whe	en they occurred.		
24 H a	as any governmental un	it notified you that you r	nay be liable or potentially liable	e under or in violation of an environm	ental law?	
	No.					
_	Yes. Fill in the details.					
_		Gove	rnmental unit	Environmental law, if you know it	Date of notice	
25 H a	ave you notified any gov	vernmental unit of any re	elease of hazardous material?			
	No.					
	Yes. Fill in the details.					
		Gove	rnmental unit	Environmental law, if you know it	Date of notice	
26 11		and indicial an administr	ativa muaaaadina umdan amu amu	incompanial law2 localists sattlements	and audama	
20 Ma	ave you been a party in	any judicial or administr	ative proceeding under any env	rironmental law? Include settlements	and orders.	
	No.					
	Yes. Fill in the details.					
		Cour	t or agency	Nature of the case	Status of the case	
Part '	111 Give Details About	t Your Business or Connec	tions to Any Business			
27 W	ithin 4 years before you	filed for bankruptcy, did	d you own a business or have a	ny of the following connections to any	/ business?	
	A sole proprietor of	or self-employed in a trac	de, profession, or other activity,	either full-time or part-time		
	A member of a lim	ited liability company (L	LC) or limited liability partnersh	ip (LLP)		
	☐ A partner in a part		,	,		
	= '	r, or managing executive	of a cornoration			
	=		·			
	Mail owner of at leas	st 5% of the voting of eq	uity securities of a corporation			
	No. None of the above	applies. Go to Part 12.				
Ē	<u>-</u>	• •	tails below for each business.			
_		,				

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 42 of 60

Debtor 1	Diane	Renee	Wilson	Case Number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before titutions, creditors,		you give a financial stater	nent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the deta	ils.		
		Date iss	ued	
Part 12	Sign Below			
	.S.C. §§ 152, 1341,	·	•	
×	/s/ Diane Renee Signature of Debto		_ Signatu	re of Debtor 2
	olginatare of Bosto		Olgridia	0.01 2000.01 2
	Date 07/22/2016	;	Date	
	MM / DD /	YYYY	Ī	MM / DD / YYYY
■ !	No Yes you pay or agree to	al pages to <i>Your Statement o</i>		viduals Filing for Bankruptcy (Official Form 107)? t bankruptcy forms?
_	No Yes. Name of perso	on		. Attach the Bankruptcy Petition Preparer's Notice,
Ц	ies. Name of perso	УII		Declaration, and Signature (Official Form 119).

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Page 43 of 60 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Diane Renee W	ilson / Debtor		Case No:	
			Chapter:	Chapter 13
	DISCLOSURE OF COM	MPENSATION OF ATTORNEY	FOR DER	eTOP
	DISCLOSURE OF COR	WI ENSATION OF ATTORNET	FOR DED	orok .
compensation p	to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) and to me within one year before the filing of the rendered on behalf of the debtor(s) in contents.	he petition in bankruptcy, or agree	ed to be paid	l to me, for services
For legal s	services, I have agreed to accept	\$4,000.00		
Prior to th	e filing of this statement I have received	\$0.00		
Balance D	Pue	\$4,000.00		
2. The source	e of the compensation paid to me was:			
Deb	tor(s) Other: (specify			
3. The source	e of compensation to be paid to me is:			
Del	btor(s) Other: (specify			
4. I have of my law firm.	e not agreed to share the above-disclosed comp	pensation with any other person un	lless they are	e members and associates
I have	e agreed to share the above-disclosed compensation	ation with a other person or person	ns who are r	not members or associates
5. In return for case, inclu-	or the above-disclosed fee, I have agreed to rending:	der legal service for all aspects of	the bankrup	otcy
a. Analy bankruptcy;	vsis of the debtor's financial situation, and rend	dering advice to the debtor in deter	rmining who	ether to file a petition in
b. Prepa	ration and filing of any petition, schedules, star	tements of affairs and plan which	may be requ	uired;
c. Repre	esentation of the debtor at the meeting of credit	are and confirmation bearing and	any adjaum	and haveings thereof
с. керге	schation of the deotor at the meeting of credit	ors and committation hearing, and	any adjourn	icu nearings thereor,
6. By agreem	nent with the debtor(s), the above-disclosed fee	does not include the following se	rvice:	
	C	ERTIFICATION		
	I certify that the foregoing is a complete payment to	statement of any agreement or arr	angement fo	or
	me for representation of the debtor(s) in this			
		/s/ Lisa LaShawn Haley	_	
	Date	Signature of Attorney		

Page 1 of 1 714368 Record #

Geraci Law L.L.C. Name of law firm

UNITED STATES BANKROPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main 3. Personally review with the debtor and signification of plant completed for the petition of later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Mair 2. Inform the debtor that the debtor musicum panetual and in the fease of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main C. TERMINATION OR CONVERSION OF THE CASE A FIER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Mair (d) Any portion of the retainer the compared Base of 60 expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney h	nas received	,\$	
toward the flat fee, leaving a balance due of \$	4000.00	310.0 ; and \$	0 for expenses
in the state of th	0.00		
leaving a balance due for the filing fee of \$		afelicies de la vivo esta	
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Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main 4. In extraordinary circumstances, such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: _____/_____

Signed:

DianeWilser_Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-23621 Doc 1 Filese03612146 LEnCered 07/22/16 16:32:39 Desc Main

National Headquarters: 55 E. Monroe Stational He



Date: 7/21/2016

Consultation Attorney: SHI

Record #: 714-368

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

More month for 60 months. The payment and length of the plan are based PLAN: The plan payment is estimated to be on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;

support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

(Joint Debtor) Diane Wilson (Debtor) Dated: 7/21/14 Representing Geraci Law L.L.C. for the Debtor(s)

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 51 of 60

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diane Renee Wilson / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/22/2016 /s/ Diane Renee Wilson

Diane Renee Wilson

X Date & Sign

Record # 714368 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 714368 B 201A (Form 201A) (11/11) Page 1 of 2

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 53 of 60

Page 2

Form B 201A, Notice to Consumer Debtor(s)

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny vour discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/22/2016	/s/ Diane Renee Wilson	
	Diane Renee Wilson	
Dated: 07/22/2016	/s/ Lisa LaShawn Haley	
	Attorney: Lisa LaShawn Haley	

Form B 201A. Notice to Consumer Debtor(s) Record # 714368 Page 2 of 2 Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 54 of 60

Debtor 1	Diane	Wilso	on Case N	umber (if known)
	First Name	Middle Name Last Nam		aniber (ii known)
	15.524			
Part 6	Answer These Question	s for Reporting Purposes		
	What kind of debts do	16a. Are your debts primari as "incurred by an individu	ly consumer debts? Consumer debts al primarily for a personal, family, or hou	s are defined in 11 U.S.C. § 101(8) sehold purpose."
y	ou liave:	No. Go to line 16b. Yes. Go to line 17.		
***************************************		16b. Are your debts primari money for a business or in	ly business debts? Business debts a vestment or through the operation of the	re debts that you incurred to obtain business or investment.
		No. Go to line 16c, Yes. Go to line 17.		
	٠.	16c. State the type of debts you	owe that are not consumer debts or but	riness debts.
	re you filing under Chapter 7?	No. I am not filing under (
	o you estimate that after ny exempt property is	Yes. I am filing under Chap administrative expens	oter 7. Do you estimate that after any ex ses are paid that funds will be available t	tempt property is excluded and odistribute to unsecured creditors?
· ex	xcluded and	□No.		,
3	dministrative expenses re paid that funds will be	Yes.		
	vailable for distribution oursecured creditors?			. *
	ow many creditors do	1-49	□ 1,000-5,000	25,001-50,000
	ou estimate that you we?	☐ 50-99	5 ,001-10,000	5 0,001 - 100,000
	,	☐ 100-199 ☐ 200-999	1 0,001 - 25,000	☐ More than 100,000
19. H e	ow much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	
	stimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion
be	e worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion
***************************************	,	☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion
20. H o	ow much do you	□ \$0-\$50,000	☐ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion
es	stimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
to	be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
Part 7:	Sign Below			
			· ·	
For you		orrect.	I declare under penalty of perjury that the	ne information provided is true and
		If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.	pter 7, I am aware that I may proceed, if inderstand the relief available under eac	eligible, under Chapter 7, 11,12, or 13 n chapter, and I choose to proceed
A		If no attorney represents me and l this document, I have obtained an	did not pay or agree to pay someone wild read the notice required by 11 U.S.C.	ho is not an attorney to help me fill out § 342(b).
		I request relief in accordance with	the chapter of title 11, United States Co	de, specified in this petition.
		I understand making a false stater with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, an	in fines up to \$250,000, or imprisonmen	noney or property by fraud in connection t for up to 20 years, or both.
•		Sum ali)	1	
		Signature of Debtor 1	×	0
		Originature of Deptor 3		Signature of Debtor 2
•		Executed on : 7 2	2/2 016	Executed on

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 55 of 60

		•	Boodinone i a	.ge		
Fill in this in	formation to ident	ify your case:				
Debtor 1	Diane		Wilson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Banka intov Court for t	the : <u>NORTHERN</u> District o				
Case Number		trie . NORTHERN District 6	OT ILLINOIS (State)			
(If known)			Virginia,		Check if this is an	
		·····			amended filing	
	•					
Official E	2 Mine 400 D =	_				
<u>Jiliciai Fo</u>	orm 106 De	<u>ec</u>				
eclarat)	ion About	an Individual I	Debtor's Sched	ules		
						12/15
two married pe	copie are filing tog	ether, both are equally resp	ponsible for supplying corre	ct information.		
	gn Below or agree to pay son	neone who is NOT an attor	ney to help you fill out bank	ruptcy forms?		
. No		•				
∏Yes, Na	ime of Person		10 A	*		
				Attach Bankruptcy Petition Prepa Signature (Official Form 119).	rer's Notice, Declaration, and	
		to the second second	Physical Physics (1997)			
Under penalty	of perjury, I decla	re that I have read the sum	mary and schedules filed w	ith this declaration and that they are tru	ie and	
correct.						
	-11	Λ				
× LYL	aregue	LL	*			
Signature	or Debtor 1		Signature of Debtor	.2		
Date	2) ₁₂₀₁₆	e e e e	Date	·		

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 56 of 60

ebtor 1	Diane		Wilson	Case Number (if known)
000000000000000000000000000000000000000	First Name	Middle Name	Last Name	- State of the Markey
8 Wit	hin 2 years before y	ou filed for bankruptcy, did	you give a financial statement to	anyone about your business? Include all financial
insi	titutions, creditors,	or other parties.		
-	No.	•		
	Yes. Fill in the detail	S .		
	Ministra .	Date is	sued	
Part 12	Sign Below			
11	. 141			
i navi	e read the answers (on this Statement of Financ	ial Affairs and any attachments, a	and I declare under penalty of perjury that the
in co	nnection with a han	rect i understand that mak kruntcy case can result in fi	ing a false statement, concealing ines up to \$250,000, or imprisonn	property, or obtaining money or property by fraud
18 U.	S.C. §§ 152, 1341, 15	519, and 3571.	nes up to \$250,000, or imprisonm	ient for up to 20 years, or both.
		^ ^ ^ ^		
×	Aliano.	de la Vi	*	
	Signature of Debtor	1	Signature of De	ebtor 2
	•	•		
	Date Date	2016	Data	
	MM / DD / Y	YYY	Date	DD / YYYY
			,	
Did ye	ou attach additional	pages to Your Statement of	f Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
N				Time to Sunkrapicy (Official Form 107)?
_				
□ Y.	es			
Didy	ou pay or agree to p	ay someone who is not an a	attorney to help you fill out bankr	uptcy forms?
Did ye			the state of the s	• • •
N	o			
N				. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Mair

DISCLAIMER DEPRors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8, DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts: We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

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Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 58 of 60

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Diane Wilson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 1/12/2016

Diane Wilson

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 59 of 60

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Diane Wilson

Date: 7 22016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

7

Case 16-23621 Doc 1 Filed 07/22/16 Entered 07/22/16 16:32:39 Desc Main Document Page 60 of 60

Form B 201A, Notice to Consumer Debtor(s)

In re Diane Wilson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: // /2016

Diane Wilson

X Date & Sign

Dated: 100/2016

Attorney: Lisa LaShalan Haley

ecord# 714368

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2